

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

| | |
|---------------|----------------------|
| In re: | Case No. 16-70301JAD |
| JESSICA M YON | |
| Debtor(s) | |

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/21/2016.
- 2) The plan was confirmed on 08/31/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/31/2016, 11/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/20/2017, 05/16/2018.
- 5) The case was dismissed on 07/25/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,094.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|------------|
| Total paid by or on behalf of the debtor | \$5,209.20 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS: **\$5,209.20**

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$2,571.73 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$219.76 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$2,791.49**

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AES (AMERICAN EDUCATION SRVCS | Unsecured | 3,409.00 | NA | NA | 0.00 | 0.00 |
| AES/PHEAA | Unsecured | 2,094.00 | NA | NA | 0.00 | 0.00 |
| ATLANTIC CREDIT & FINANCE INC | Unsecured | 11,456.00 | NA | NA | 0.00 | 0.00 |
| BYL COLLECTION SVCS LLC | Unsecured | 800.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK NA** | Unsecured | 1,164.00 | 1,164.89 | 1,164.89 | 0.00 | 0.00 |
| CAPITAL ONE BANK NA** | Unsecured | 951.00 | 951.02 | 951.02 | 0.00 | 0.00 |
| CAPITAL ONE NA** | Unsecured | 484.00 | 484.45 | 484.45 | 0.00 | 0.00 |
| COLLECTION SERVICE CENTER INC | Unsecured | 60.00 | NA | NA | 0.00 | 0.00 |
| CONVERGENT HEALTHCARE RECOV | Unsecured | 119.00 | NA | NA | 0.00 | 0.00 |
| CREDIT COLLECTION SERVICES | Unsecured | 403.00 | NA | NA | 0.00 | 0.00 |
| CREDIT CONTROL COLLECTIONS | Unsecured | 582.00 | NA | NA | 0.00 | 0.00 |
| CREDIT CONTROL COLLECTIONS | Unsecured | 273.00 | NA | NA | 0.00 | 0.00 |
| CREDIT CONTROL COLLECTIONS | Unsecured | 1,812.00 | NA | NA | 0.00 | 0.00 |
| CREDIT MANAGEMENT CO | Unsecured | 285.00 | NA | NA | 0.00 | 0.00 |
| CREDIT MANAGEMENT CO | Unsecured | 84.00 | NA | NA | 0.00 | 0.00 |
| CREDIT PROTECTION ASSOC | Unsecured | 333.00 | NA | NA | 0.00 | 0.00 |
| ECMC(*) | Unsecured | 3,716.00 | 5,837.83 | 5,837.83 | 0.00 | 0.00 |
| ECMC(*) | Unsecured | 5,196.00 | 8,720.68 | 8,720.68 | 0.00 | 0.00 |
| FIRST NATIONAL BANK OF PA** | Unsecured | 1,702.00 | NA | NA | 0.00 | 0.00 |
| JPMORGAN CHASE BANK NA | Secured | 9,812.00 | 9,719.53 | 9,719.53 | 1,269.05 | 1,148.66 |
| LEXINGTON ANESTHESIA ASSOC++ | Unsecured | 273.00 | NA | NA | 0.00 | 0.00 |
| LVNV FUNDING LLC, ASSIGNEE | Unsecured | 836.00 | 835.53 | 835.53 | 0.00 | 0.00 |
| MABT++ | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| MICHELLE MDKEIRAN LPC | Unsecured | 196.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL RECOVERY AGENCY GR | Unsecured | 100.00 | NA | NA | 0.00 | 0.00 |
| NAVIENT SOLUTIONS INC | Unsecured | 7,494.00 | 7,591.01 | 7,591.01 | 0.00 | 0.00 |
| NAVIENT SOLUTIONS INC | Unsecured | 6,974.00 | 7,066.46 | 7,066.46 | 0.00 | 0.00 |
| NAVIENT SOLUTIONS INC | Unsecured | 4,397.00 | 4,456.96 | 4,456.96 | 0.00 | 0.00 |
| NAVIENT SOLUTIONS INC | Unsecured | 3,862.00 | 3,912.48 | 3,912.48 | 0.00 | 0.00 |
| NAVIENT SOLUTIONS INC | Unsecured | 3,268.00 | 3,310.06 | 3,310.06 | 0.00 | 0.00 |
| PIER ONE IMPORTS INC | Unsecured | 749.00 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| PRIMARY HEALTH NETWORK | Unsecured | 60.00 | NA | NA | 0.00 | 0.00 |
| REC MANAGEMENT SERVICE | Unsecured | 67.00 | NA | NA | 0.00 | 0.00 |
| TARGET NATIONAL BANK | Unsecured | 80.00 | NA | NA | 0.00 | 0.00 |
| UNIVERSITY OF PGH PHYSICIAN | Unsecured | 119.00 | NA | NA | 0.00 | 0.00 |
| UNIVERSITY OF PGH PHYSICIAN | Unsecured | 574.00 | NA | NA | 0.00 | 0.00 |
| UPMC | Unsecured | 213.00 | NA | NA | 0.00 | 0.00 |
| UPMC | Unsecured | 451.00 | NA | NA | 0.00 | 0.00 |
| UPMC | Unsecured | 2,396.00 | NA | NA | 0.00 | 0.00 |
| UPMC HEALTH SERVICES | Unsecured | 174.00 | NA | NA | 0.00 | 0.00 |
| UPMC HEALTH SERVICES | Unsecured | 986.00 | NA | NA | 0.00 | 0.00 |
| US DEPARTMENT OF EDUCATION - N | Unsecured | 6,786.00 | 37,527.15 | 37,527.15 | 0.00 | 0.00 |
| VERMONT STUDENT ASSISTANCE C | Unsecured | 6,387.00 | NA | NA | 0.00 | 0.00 |
| VERMONT STUDENT ASSISTANCE C | Unsecured | 4,454.00 | NA | NA | 0.00 | 0.00 |
| VERMONT STUDENT ASSISTANCE C | Unsecured | 4,419.00 | NA | NA | 0.00 | 0.00 |
| VERMONT STUDENT ASSISTANCE C | Unsecured | 3,637.00 | NA | NA | 0.00 | 0.00 |
| VERMONT STUDENT ASSISTANCE C | Unsecured | 3,558.00 | NA | NA | 0.00 | 0.00 |
| VERMONT STUDENT ASSISTANCE C | Unsecured | 1,737.00 | NA | NA | 0.00 | 0.00 |
| VERMONT STUDENT ASSISTANCE C | Unsecured | 1,737.00 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|--------------------|-------------------|-------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$9,719.53 | \$1,269.05 | \$1,148.66 |
| All Other Secured | \$0.00 | \$0.00 | \$0.00 |
| TOTAL SECURED: | \$9,719.53 | \$1,269.05 | \$1,148.66 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$81,858.52 | \$0.00 | \$0.00 |

Disbursements:

| | |
|------------------------------|--------------------------|
| Expenses of Administration | <u>\$2,791.49</u> |
| Disbursements to Creditors | <u>\$2,417.71</u> |
| TOTAL DISBURSEMENTS : | <u>\$5,209.20</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2018

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.